

USPTO Serial Number: 10/676,621

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RESPONSE TO OFFICE ACTION MAILED AUGUST 27, 2007

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Amendment to the Claims:

1. (Currently amended) A method of compiling real property information from a central database, comprising:

providing a website;

storing real property information from a portfolio of real properties on the central database, the real property information being organized into a plurality of records, including a general purpose record, infrastructure record, business record, accounting record, and maintenance record, to aid in retrieval of the real property information based on specific requests therefor;

determining a valuation of each of the portfolio of real properties;

retrieving the real property information from multiple information categories on the central database;

combining the real property information from the multiple information categories to provide a set of real properties from the portfolio of real properties to be offered as collateral in a loan package such that a ~~total~~ valuation of the set of real properties is sufficient for at least equal to a value of the loan package, each real property within the set containing the same types of real property information;

providing access to the real property information related to the set of real properties to a lender through the website by providing a log-in code to the lender which limits the lender to viewing the real property information related to the set of real properties;

providing search selections for the lender to search based on attributes of the set of real properties, wherein the lender

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makes selections to view the real property information which is retrieved from the central database;

providing a summary of search results for a plurality of real properties when search selections match more than one real property; and

displaying the real property information as selected by the lender on the website.

2. (Original) The method of claim 1 further including:
accessing the real property information from the central database through a communication network; and
displaying the real property information for the lender operating a computer system remote from the central database.

3-6. (Cancelled)

7. (Original) The method of claim 1 further including the step of displaying only a first portion of the real property information related to the set of real properties which is approved for lender viewing.

8. (Original) The method of claim 7 further including the step of adding a second portion of real property information to that approved for lender viewing upon receiving a request from the lender for the second portion of real property information.

9. (Currently amended) A method of using a central database to compile real property information, comprising:
storing real property information from a portfolio of real properties on the central database, the real properties including

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land and related structures and infrastructures, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor;

providing a first set of real properties selected from the portfolio of real properties, each real property within the first set containing ~~substantially similar~~ the same types of real property information;

determining a valuation of each of the portfolio of real properties;

~~selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold~~ offering the first set of real properties from the portfolio of real properties as collateral in a loan package such that a valuation of the set of real properties is at least equal to a value of the loan package;

providing access to the real property information related to the first set of real properties for a first user through a website by providing a log-in code to the first user which limits the first user to viewing real property information related to the first set of real properties, ~~wherein the first user makes selections to view the real property information which is retrieved from the central database;~~

providing search selections for the first user to search based on attributes of the first set of real properties and retrieve the real property information from the central database based on the search of the first set of real properties; and

~~displaying only a first portion of the real property information related to the first set of real properties which is approved for user viewing.~~

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10. (Previously presented) The method of claim 9 further including:

providing a second set of real properties from the portfolio of real properties;

providing access to the real property information related to the second set of real properties for a second user through the website, wherein the second user makes selections to view the real property information which is retrieved from the central database; and

displaying the real property information as selected by the second user on the website.

11. (Original) The method of claim 10 further including providing access to the real property information related to the second set of real properties for the first user through the website.

12. (Original) The method of claim 9 further including:

accessing the real property information from the central database through a communication network; and

displaying the real property information for the first user operating a first computer system remote from the central database.

13-15. (Cancelled)

16. (Previously presented) The method of claim 9 further including the step of providing a summary of search results for a plurality of real properties when search selections match more

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than one real property.

17. (Cancelled)

18. (Currently amended) The method of claim ~~17~~ 9 further including the step of adding a second portion of real property information related to the set of real properties to that approved for user viewing upon receiving a request from the first user for the second portion of real property information.

19. (Currently amended) A method of compiling real property information from a central database, comprising:

providing a first set of real properties selected from a portfolio of real properties, the real properties including land and related structures and infrastructures;

providing access to a website for a user;

determining a valuation of each of the portfolio of real properties;

~~selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold~~ offering the first set of real properties from the portfolio of real properties as collateral in a loan package such that a valuation of the set of real properties is at least equal to a value of the loan package;

retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor; and

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displaying the real property information retrieved from the central database on the website.

20. (Original) The method of claim 19 further including:
accessing the real property information from the central database through a communication network; and
displaying the real property information for the user operating a computer system remote from the central database.

21. (Original) The method of claim 19 further including the step of providing a log-in code to the user, wherein the log-in code limits the user to viewing real property information related to the set of real properties.

22. (Original) The method of claim 21 further including the step of providing search selections for the user to search based on attributes of the set of real properties.

23. (Original) The method of claim 22 further including the step of providing a summary of search results for a plurality of real properties when search selections match more than one real property.

24. (Original) The method of claim 23 further including the step of displaying only a portion of the real property information related to the set of real properties which is approved for user viewing.

25. (Currently amended) A computer system for managing real property, comprising:

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means for providing a first set of real properties selected from a portfolio of real properties, the real properties including land and related structures and infrastructures;

means for providing access to a website for a user;

means for determining a valuation of each of the portfolio of real properties;

~~means for selecting at least one from the portfolio of real properties to form the first set of real properties having a total valuation at least to a predetermined threshold~~ offering the first set of real properties from the portfolio of real properties as collateral in a loan package such that a valuation of the set of real properties is at least equal to a value of the loan package;

means for retrieving real property information related to the set of real properties from the central database in response to selections made by the user, the real property information being organized into a plurality of records to aid in retrieval of the real property information based on specific requests therefor; and

means for displaying the real property information retrieved from the central database on the website.

26. (Original) The computer system of claim 25 further including:

means for accessing the real property information from the central database through a communication network; and

means for displaying the real property information for the user operating a computer system remote from the central database.

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27. (Previously presented) The method of claim 9, wherein the plurality of records includes a general purpose record, infrastructure record, business record, accounting record, and maintenance record.

28. (Previously presented) The method of claim 19, wherein the plurality of records includes a general purpose record, infrastructure record, business record, accounting record, and maintenance record.

29. (Previously presented) The computer system of claim 25, wherein the plurality of records includes a general purpose record, infrastructure record, business record, accounting record, and maintenance record.